

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : **CUSHING, James K., et al.**
SERIAL NO : 09/819,318
FILED : March 28, 2001
TITLE : SYSTEMS AND METHODS FOR DESIGNING GROUP
RETIREMENT PLANS

Grp./A.U. : 3624
Examiner : COLBERT, Ella
Conf. No. : 4370
Docket No. : P04481US01

AMENDMENT

Commissioner for Patents
Mail Stop AMENDMENT
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action mailed July 31, 2006, please enter the following
amendments and consider the following remarks:

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